

RETIREMENT PLANNING SEMINARS

For State and County Employees
age 50 and over
Fall 2004



Presented By



Ready or not, retirement is coming!

The happiness and productivity of your retirement years depend largely upon your outlook as you approach retirement. You can expect to live 15 to 20 years or more after age 65, but in order to make the most of those years, planning is necessary.



As a member of the Nebraska State and County Employees Retirement Systems, NPERS invites you to attend a Retirement Planning Seminar coming soon to a town near you!

2004 FALL SEMINAR SCHEDULE		
Scottsbluff Wednesday, August 18 Western Comm. College 250587 Airport Road	Valentine Wednesday, September 8 Holiday Inn Express 803 E. Hwy. 20	Lincoln Wednesday, August 25 Thursday, August 26 Wednesday, September 1 Thursday, September 2 Wednesday, October 27 Thursday, December 16 Firefighter's Hall 241 Victory Lane
Sidney Tuesday, September 28 Holiday Inn Express 664 Chase Blvd.	Grand Island Wednesday, October 6 Holiday Inn 7838 S. U.S. 281	
Kearney Thursday, October 14 Holiday Inn 110 S. 2nd Avenue	North Platte Wednesday, November 3 Holiday Inn Express 300 Holiday Frontage Rd.	Norfolk Tuesday, November 9 Northeast Comm. College Lifelong Learning Center 801 E. Benjamin
Omaha Tuesday, November 16 Sarpy Co. Center - LaVista 9110 Giles Road	Fremont Wednesday, December 1 Holiday Inn Express 2415 N. Lincoln Ave.	

Maps for seminar locations are available from our website: **www.npers.ne.gov**

Schedule - Each session starts promptly at **8:30 a.m.** and ends by **3:45 p.m.** Please *arrive by 8:15 a.m.* to allow time to check in and receive your materials. Lunch is at 12:00 p.m.

Registration Fees - \$15.00 for members and \$15.00 for a spouse or guest attending with a member. This fee includes materials, lunch and refreshments.

Cancellation Policy - A minimum of 15 participants is required for a meeting to be held. If a meeting is cancelled by the NPERS, registrants will be notified as soon as possible and offered an opportunity to attend another meeting or receive a refund.

Refund Policy - To receive a refund of your registration fees, NPERS must be notified of any cancellations or changes **at least 3 working days** prior to the seminar date.

Fast, Easy Registration - Complete the registration form at the right and return it to NPERS along with your check.

FYI - Dress is casual. Room temperatures vary, so bring a sweater. You may bring your most recent account statement (not required).

NOTE: Interpreter for deaf/hard-of-hearing provided **upon request (subject to availability).** *

SEMINAR AGENDA

Your Pension Plan

- ◆ How it Works
- ◆ Benefit Options
- ◆ Requirements

Social Security

- ◆ Eligibility
- ◆ When to Apply

Adjusting to Retirement

- ◆ Emotional/Physical
- ◆ Social

Health Insurance

Financial Management

- ◆ How Much Is Enough
- ◆ Accumulation Techniques
- ◆ Tax Wise Alternatives
- ◆ Investments
- ◆ Investment Risk Tolerance

Estate Planning

- ◆ Reduce Taxes
- ◆ Choose Your Personal Representative
- ◆ Distribute Personal Property
- ◆ Will/Trust

REGISTER NOW! SPACE IS LIMITED!

Pre-registration is required at least one week prior to seminar.

Complete and detach the registration form below and return with your check to:

**Nebraska Public Employees Retirement Systems
Seminar Registrations
P.O. Box 94816
Lincoln, NE 68509-4816**



2004 RETIREMENT PLANNING SEMINARS

Please check the box for the meeting you plan to attend:

Scottsbluff

☐ August 18

North Platte

☐ November 3

Grand Island

☐ October 6

Lincoln

☐ August 25

☐ August 26

☐ September 1

☐ September 2

☐ October 27

☐ December 16

Kearney

☐ October 14

Sidney

☐ September 28

Omaha

☐ November 16

Valentine

☐ September 8

Norfolk

☐ November 9

Fremont

☐ December 1

Name _____ S.S.# _____ Date of Birth _____

Spouse/Guest _____ S.S.# _____ Date of Birth _____

Address _____ City _____ State _____ Zip _____

Employer _____ Home Phone _____ Work Phone _____

Spouse's Employer (if member) _____

Enclosed is my check in the amount of \$ _____ for _____ Member(s) and _____ Spouse or Guest @ \$15.00 each

NOTE: Please make checks payable to: Nebraska Retirement Systems
A \$5.00 fee will be charged on all returned checks.

* ☐ Check here if interpreter is required.

FOR OFFICE USE ONLY

Check # _____	Date _____
Amount \$ _____	
Received By _____	

IMPORTANT INFORMATION

To be eligible to attend the Preretirement Seminars, you must be age 50 or over and participating in the Nebraska Retirement Systems.

The law instituting the program says, "The employer shall provide each eligible employee leave with pay to attend up to two preretirement planning programs." According to this law, "...leave with pay means time off paid by the employer and shall not mean vacation, sick, personal, or compensatory time." You may choose to attend a seminar more than twice, but such leave is at your expense and your absence is at the discretion of your employer. **The law allowing a member to attend twice is not retroactive and therefore will not include attendances prior to September 9, 1995.** See Neb. Rev. Stat. § 84-1511 for further details.

If you would like to attend the seminar, please complete the enclosed registration form and return to NPERS as soon as possible.

For more information, contact: **Nebraska Public Employees Retirement Systems**
1221 N Street, Suite 325
P.O. Box 94816
Lincoln, NE 68510
402-471-2053 or toll free 1-800-245-5712

Register Now,
Space is Limited!



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age 50 and over

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Presents

Nebraska Public Employees Retirement Systems
P.O. Box 94816
Lincoln, NE 68509-4816
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